

PROVIDENT COMMUNITY BANCSHARES, INC.

		CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions
		03/13/2009	3177341	1
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$350	\$323	-7.7%	
Loans	\$128	\$117	-8.8%	
Construction & development	\$20	\$14	-28.6%	
Closed-end 1-4 family residential	\$26	\$24	-10.4%	
Home equity	\$14	\$13	-11.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-16.5%	
Commercial & Industrial	\$9	\$9	3.3%	
Commercial real estate	\$54	\$52	-2.6%	
Unused commitments	\$15	\$13	-12.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$43	5.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$128	\$121	-5.5%	
Cash & balances due	\$29	\$19	-34.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$325	\$309	-4.9%	
Deposits	\$278	\$263	-5.4%	
Total other borrowings	\$44	\$42	-3.1%	
FHLB advances	\$38	\$38	0.0%	
Equity				
Equity capital at quarter end	\$25	\$14	-44.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	7.0%	--	
Tier 1 risk based capital ratio	14.0%	14.2%	--	
Total risk based capital ratio	15.3%	15.4%	--	
Return on equity <sup>1</sup>	-3.1%	3.9%	--	
Return on assets <sup>1</sup>	-0.2%	0.2%	--	
Net interest margin <sup>1</sup>	2.6%	2.6%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	33.2%	26.1%	--	
Loss provision to net charge-offs (qtr)	35.1%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	31.4%	30.4%	0.9%	2.3%
Closed-end 1-4 family residential	10.3%	15.2%	0.0%	0.1%
Home equity	2.3%	2.8%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.1%	0.0%	0.9%	0.1%
Commercial & Industrial	9.4%	14.5%	0.4%	2.0%
Commercial real estate	5.0%	5.2%	0.0%	0.1%
Total loans	10.3%	10.6%	0.2%	0.6%